

WESTERN RESERVE BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2730459	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$191	\$192	0.4%		
Loans	\$160	\$144	-9.8%		
Construction & development	\$9	\$7	-23.4%		
Closed-end 1-4 family residential	\$15	\$13	-14.7%		
Home equity	\$13	\$14	8.7%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-38.4%		
Commercial & Industrial	\$20	\$18	-10.0%		
Commercial real estate	\$91	\$83	-9.2%		
Unused commitments	\$34	\$36	3.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$7	-4.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$8	60.1%		
Cash & balances due	\$14	\$27	92.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$174	\$174	-0.2%		
Deposits	\$172	\$172	-0.1%		
Total other borrowings	\$2	\$2	-21.1%		
FHLB advances	\$2	\$2	-21.1%		
Equity					
Equity capital at quarter end	\$17	\$18	7.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	9.1%	--		
Tier 1 risk based capital ratio	10.0%	12.2%	--		
Total risk based capital ratio	11.3%	13.5%	--		
Return on equity ¹	-22.6%	3.1%	--		
Return on assets ¹	-2.0%	0.3%	--		
Net interest margin ¹	3.7%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	60.0%	66.3%	--		
Loss provision to net charge-offs (qtr)	147.3%	53.0%	--		
Net charge-offs to average loans and leases ¹	3.3%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	18.3%	22.8%	0.7%	0.0%	--
Closed-end 1-4 family residential	11.2%	7.0%	0.9%	2.1%	--
Home equity	1.8%	1.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.0%	0.3%	0.0%	--
Commercial & Industrial	1.0%	0.5%	1.3%	0.0%	--
Commercial real estate	3.1%	2.1%	0.9%	0.1%	--
Total loans	4.7%	3.1%	0.8%	0.3%	--